

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICARDO PENA
MARIBEL PENA
Debtor(s)

Case No. 04-37729

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2005.
- 2) The plan was confirmed on 04/29/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/30/2006, 06/29/2007, 09/05/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/19/2006, 03/29/2007, 07/30/2008, 01/30/2009.
- 5) The case was completed on 05/21/2009.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,700.00.
- 10) Amount of unsecured claims discharged without payment: \$56,228.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,592.00
Less amount refunded to debtor	\$581.00

NET RECEIPTS: **\$52,011.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,830.20
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,402.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,232.59**

Attorney fees paid and disclosed by debtor: \$1,194.80

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERNATIONAL CREDIT	Unsecured	2,372.40	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	5,024.04	5,287.80	5,287.80	3,865.21	0.00
BANK ONE/JPM CHASE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	88.80	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	322.45	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHASE MANHATTAN BANK	Unsecured	1,518.08	1,727.30	1,727.30	1,260.08	0.00
CITI CARD	Unsecured	14,561.28	NA	NA	0.00	0.00
CITICARDS PRIVATE LABEL	Unsecured	964.68	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	7,327.01	7,747.66	7,747.66	5,652.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	3,414.94	3,414.94	2,491.23	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,321.84	5,747.36	5,747.36	4,192.76	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,335.69	1,593.12	1,593.12	1,162.20	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,476.94	5,521.69	5,521.69	4,028.13	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,432.14	9,660.69	9,660.69	7,047.57	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	11,628.60	12,474.68	12,474.68	9,100.40	0.00
EMERGE MASTERCARD	Unsecured	2,119.46	NA	NA	0.00	0.00
FIRST NATIONAL BANK MARIN	Unsecured	547.71	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	4,600.00	4,600.00	4,600.00	4,600.00	181.82
FORD MOTOR CREDIT CO	Unsecured	NA	855.32	855.32	623.96	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	227.60	NA	NA	0.00	0.00
HSBC CREDIT SERVICES	Unsecured	10,894.61	NA	NA	0.00	0.00
KOHL'S	Unsecured	631.46	1,027.09	1,027.09	749.27	0.00
MID AMERICA MANAGEMENT	Secured	NA	NA	NA	0.00	0.00
RETAIL SERVICES	Unsecured	282.44	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	2,303.25	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	475.77	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	4,359.76	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCT	Unsecured	1,147.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	2,500.00	2,500.00	2,500.00	1,823.78	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,600.00	\$4,600.00	\$181.82
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,600.00	\$4,600.00	\$181.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,557.65	\$41,996.59	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,232.59</u>	
Disbursements to Creditors	<u>\$46,778.41</u>	
TOTAL DISBURSEMENTS :		<u>\$52,011.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/25/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.